

Patent Claims

1. A method of accounting for Internet transactions over mobile wireless, characterized in that the customer data is kept centrally in a database of a payment gateway.
2. The method according to Claim 1, characterized in that no electronic financial information and no customer information is kept in the terminal.
3. The method according to Claim 1 or 2, characterized in that the customer can secure each payment transaction with a payment PIN.
4. The method according to one of Claims 1 through 3, characterized in that sensitive data remains securely in the mobile wireless network and is not transmitted over the Internet.
5. The method according to one of Claims 1 through 4, characterized in that no additional encryption methods are necessary.
6. The method according to one of Claims 1 through 5, characterized in that no additional authentication method is necessary, because authentication of the customer is performed by the mobile wireless network.
7. The method according to one of Claims 1 through 6, characterized in that the dealer's server recognizes which GSM operator the customer belongs to on the basis of the IP address range.
8. The method according to one of Claims 1 through 7, characterized in that the payment gateway generates an electronic invoice for the dealer's account for each transaction performed.
9. The method of accounting for Internet transactions via mobile wireless, characterized by a combination of standard dealer software with standard (Internet) payment systems and standard WAP terminals.

Figure 1: 1 – Customer; 2 – Provider server; 3 – Payment gateway; 4 – Payment database; 5 – MSISDN-IP database; 6 – Reference database; 7 – Bank network; 8 – Minipayement bank; 9 – Internet; 10 – Bank; 11 – D1 network

Figure 2: 2 – Dealer's server; 3 – Payment gateway

[captions top to bottom]

Customer selects products from:

Customer clicks on shopping cart

WML deck with accounting information (TA ID, products, amount, dealer ID), payment options,
link to the payment gateway

Authorization query (TA ID, amount, dealer ID, customer IP)

Payment (TA ID, amount, dealer ID) with PIN

Synchronization with dealer information

Determination of the customer information via the IP address and MSISDN

Checking the customer information

Confirmation of the order (TA ID, amount, dealer ID)

Authorization response (TA ID, amount, dealer ID, customer IP)

Relaying payment information to the bank network